

Obama Signs Health Care Bill into Law, Michaud Urges Focus on Economy

Tuesday, March 23 2010

WASHINGTON, DC – Today, Congressman Mike Michaud attended the White House signing ceremony of the health insurance reform bill. “This measure is a significant step in the right direction,” said Michaud. “While the final health care measure will not solve every problem in our health care system, it will provide immediate benefits to seniors and small businesses. We must now give the same focus and attention to our economy and job creation.”

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The new health care law takes a number of steps, similar to ones already taken in Maine, to crack down on some of the worst insurance industry practices. The bill gives patients and doctors more control over health decisions, not insurance companies, and ends practices like denying coverage for pre-existing conditions, dropping patients when they become sick and imposing limits on health care coverage.

Provisions of the final package that will take effect within a year can be found below.

- **SMALL BUSINESS TAX CREDITS** - Offers tax credits to small businesses to make employee coverage more affordable. Tax credits of up to 35 percent of premiums will be immediately available to firms that choose to offer coverage. Effective beginning for calendar year 2010. (Beginning in 2014, the small business tax credits will cover 50 percent of premiums.)
- **BEGINS TO CLOSE THE MEDICARE PART D DONUT HOLE** - Provides a \$250 rebate to Medicare beneficiaries who hit the donut hole in 2010. Effective for calendar year 2010. (Beginning in 2011, institutes a 50% discount on brand-name drugs in the donut hole; also completely closes the donut hole by 2020.)
- **FREE PREVENTIVE CARE UNDER MEDICARE** - Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. Effective beginning January 1, 2011.
- **IMMEDIATE HELP FOR THE UNINSURED UNTIL EXCHANGE IS AVAILABLE (INTERIM HIGH-RISK POOL)** - Provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition - through a temporary high-risk pool. Effective 90 days after enactment.
- **EXTENDS COVERAGE FOR YOUNG PEOPLE UP TO 26TH BIRTHDAY THROUGH PARENTS'S INSURANCE** - Requires health plans to allow young people up to their 26th birthday to remain on their parents's insurance policy, at the parents's choice. Effective 6 months after enactment.
- **COMMUNITY HEALTH CENTERS** - Increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next 5 years. Effective beginning in fiscal year 2010.
- **INCREASING NUMBER OF PRIMARY CARE DOCTORS** - Provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals. Effective beginning in fiscal year 2010.
- **ENDS RESCISSIONS** - Bans health plans from dropping people from coverage when they get sick. Effective 6 months after enactment.
- **NO DISCRIMINATION AGAINST CHILDREN WITH PRE-EXISTING CONDITIONS** - Prohibits health plans from denying coverage to children with pre-existing conditions. Effective 6 months after enactment. (Beginning in 2014, this prohibition would apply to all persons.)

- BANS LIFETIME LIMITS ON COVERAGE - Prohibits health plans from placing lifetime caps on coverage. Effective 6 months after enactment.

- BANS RESTRICTIVE ANNUAL LIMITS ON COVERAGE - Tightly restricts new plans's use of annual limits to ensure access to needed care. These tight restrictions will be defined by HHS. Effective 6 months after enactment. (Beginning in 2014, the use of any annual limits would be prohibited for all plans.)

- FREE PREVENTIVE CARE UNDER NEW PRIVATE PLANS - Requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. Effective 6 months after enactment. (Beginning in 2018, this requirement applies to all plans.)

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